

**From:** John Graham <beeorchid@btinternet.com>  
**Sent:** Thursday, September 24, 2015 3:58 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Comments on RIN 1210-AB32

Sir,

I hold a retirement account with Interactive Brokers Inc.

To earn income, I sell options. I have spent 10 years learning how to do this effectively, and it is my only source of income.

It would be a disaster to my standard of living if I were prevented from trading options in my retirement account.

It is no good you saying: "You can get a professional to do it for you". There are very few competent professionals, no one offers a service suitable for a retirement account, and the costs would be very high.

regards,  
John Graham  
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